

## Understanding Michigan's Flood Mapping Issues

The National Flood Insurance Program (NFIP) was established in 1968 to reduce the economic and social cost of flood losses. The NFIP allows property owners to purchase flood insurance in participating communities. Before the NFIP, flood insurance was largely unavailable. Communities (cities, villages, and townships) can join the NFIP. To join the program, a community must require permits for development within the floodplain and ensure that the development meets certain standards. The NFIP is currently administered by the Federal Emergency Management Agency (FEMA).

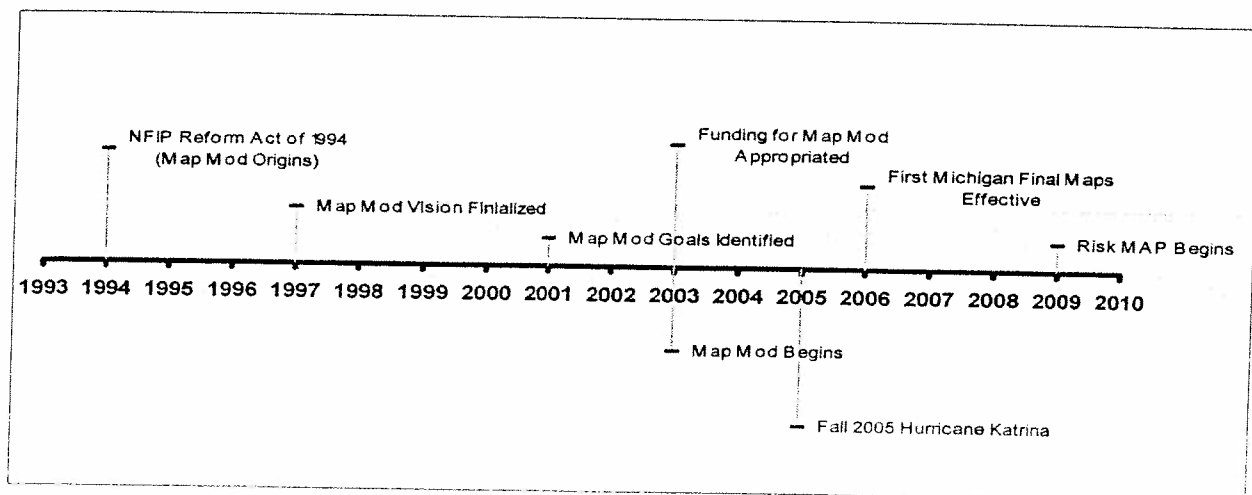
The NFIP is updating and producing flood maps throughout Michigan. Map Modernization was funded from Fiscal Year 2004 through Fiscal year 2008. Map production is continuing under the Risk Map program which started in Fiscal year 2009. Currently there are maps in production under each program. The new floodplain maps incorporate the best available hydraulic and hydrologic information, aerial photographs, and any new topography where it was available to show the floodplain as accurately as possible.

### Why are people so upset by the new maps?

1. People are upset because flood insurance is mandatory for all federal or federally backed loans for structures located within the federally mapped 100-year floodplain. If a mapped community chooses not to participate in the NFIP, Federal grants, loans, disaster assistance, and Federal mortgage insurance are unavailable for properties located within a federally identified flood hazard area. Therefore, loans that are federally backed are not available unless the property owner finds a private flood insurer.

When banks look at the new maps, they check all the areas that are mapped, not just the communities that were traditionally in the NFIP.

2. The new floodplain maps are in a digital county-wide format. Many counties in Michigan have only one or a few mapped communities. When the county-wide maps show that more people are at risk of flooding, those people are upset.
3. Many people believe they are being "put into a floodplain" and forced to pay for flood insurance to pay for the losses that occurred during Hurricane Katrina. Katrina hit in fall of 2005 and Map Mod was initiated in 2003.



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4. In some cases, a lender determines that a structure is in a floodplain shown on the map, but the property owner disagrees with the determination. Banks normally use flood determination companies to see if a structure is located in the floodplain. They tend to err on the side of caution and assume if part of the property is in the floodplain, then the structure must also be in the floodplain.

Most people do not want to get flood insurance although their risk of flooding is statistically very significant. To get out of paying flood insurance, they must apply to FEMA to change the flood maps to remove their structure from the 100-year mapped floodplain. To do so, an application must be submitted to FEMA for a Letter of Map Amendment (LOMA).

The LOMA officially changes the floodplain map for either a structure or an area. To get a LOMA, a person must show that the ground elevations for the site are above the 100-year flood elevation as shown on the maps and in the study. If there is a structure on site, the lowest floor of the structure must also be above the 100-year flood elevation. A licensed engineer or surveyor must be hired to survey the ground elevations.

Sometimes there is no flood elevation published on the floodplain maps. In those situations, Michigan residents can apply to the Department of Environmental Quality (DEQ) floodplain program for a floodplain service to get a 100-year flood elevation for their site. The DEQ processes flood elevations as a free service as their workloads allow. Most other states do not perform these free floodplain services to the scale that Michigan does. Residents can also hire an engineer to calculate a flood elevation for the site.

After they have the flood elevation and the surveyed ground elevations, the homeowner submits this information and appropriate forms to FEMA. FEMA does not charge a fee for the LOMA application review. The time required for FEMA to review requests for a LOMA depends upon the quality and completeness of the data submitted. Requests are usually evaluated within four to eight weeks of the receipt of the required data.

The LOMA officially changes the floodplain map for the structure or area it covers. When the property owner receives the LOMA, it can then be submitted to the bank. The LOMA officially changes the flood zone of the area or structure; therefore the mandatory flood insurance purchase requirement would no longer apply. However, banks can still require a homeowner to get flood insurance just as they would other types of insurance. There is also information in the LOMA letter on how to get a refund on flood insurance purchased in the past year.

5. In general, there is a lot of misinformation circulating about the NFIP and the cost of flood insurance.

## Why are communities so upset?

1. They get the first call from every angry person who just discovered that they are in a mapped floodplain.
2. A community that has a new map must decide whether to join the NFIP. The maps are in place regardless of whether a community joins. In Michigan, each community already fulfills the floodplain development requirements of the NFIP because they are using the State Building Codes. However, communities must formally apply and submit the paperwork to join the NFIP.

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3. There is no cost to join the NFIP, but a resolution and ordinance are necessary. The community will incur the costs for those meetings and any public noticing.
4. There are public notices and each community is notified and received a copy of the maps when the preliminary maps are released. However, the floodplain maps and NFIP are not always a priority for communities until they start receiving angry phone calls when the maps become effective and homeowners are contacted by the mortgage lenders.

## What is the State's Role?

At the DEQ there is a State NFIP coordinator and there is also a floodplain engineer for each DEQ district. They help coordinate and audit local communities' participation in the NFIP. This portion of their job is funded by a FEMA grant. They work with residents, communities, and special groups such as building officials to assist with the NFIP requirements. The DEQ helps coordinate meetings and outreach for NFIP issues. The DEQ also developed model ordinance documents to help communities with the process of joining the NFIP.

## Where can people go for help and more information?

The Michigan Stormwater Floodplain Association (MSFA) is a professional, non-profit group. It is the state chapter of the Association of State Floodplain Managers. It began in 1987 to promote the common interest in floodplain and stormwater management, enhance cooperation among various local, state and federal governmental agencies, and to encourage effective and innovative approaches to managing the State's floodplain and stormwater management systems.

Any officer or board member is a good contact and source of information. There are regional representatives elected each year. More information about the MSFA can be found at <http://mi.floods.org>.

## National Flood Insurance Program

[www.floodsmart.gov](http://www.floodsmart.gov)

NFIP General Questions: 1-800-427-4661  
FEMA Map Service Center: 1-800-336-2627

## Department of Environmental Quality

[www.michigan.gov/deqfloodplainmanagement](http://www.michigan.gov/deqfloodplainmanagement)

Les Thomas  
State NFIP Coordinator  
517-335-3448  
[thomasl@michigan.gov](mailto:thomasl@michigan.gov)

The District Floodplain Engineer Contacts can be found at [www.michigan.gov/floodplainmanagement](http://www.michigan.gov/floodplainmanagement)

